



DISTRICT OF COLUMBIA  
PUBLIC SCHOOLS

Year 2009

# Employee Benefits

EG/MSS Central Office and Non-Instructional School Based

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## Introduction to Benefits

### Welcome to DCPS!

In this Welcome Packet you'll find information to help you determine which benefits are available to you as a DCPS employee and detailed information regarding each benefit.

New Hire Orientation provides new employees with an introduction to the District of Columbia Public Schools (DCPS), a discussion of DCPS personnel policies, and information about employee benefits.

You will be able to enroll in benefits following your orientation, therefore the DCPS Office of Human Resources encourages all new employees to thoroughly review this benefits packet prior to orientation day, jot down questions to ask OHR Benefits representatives during orientation, and to bring supporting documentation with you on your first day.

**YOU MUST ENROLL IN HEALTH AND LIFE BENEFITS WITHIN 31 DAYS OF YOUR FIRST DAY OF EMPLOYMENT.**

#### TOP 3 ENROLLMENT QUESTIONS ANSWERED

**1. How do I enroll in benefits online?**

New employees can begin to make benefits selections online through Employee Self Service (ESS) following their first day of employment. You must have your ESS user id and password to access the online system. Please contact your school business manager or staffing specialist for instructions on how to access Employee Self Service.

**2. When does my life insurance coverage begin?**

Life insurance coverage begins on your first day of employment.

**3. When does my health insurance and additional optional benefits coverage begin?**

The effective date of coverage for health insurance and additional optional benefits is based on your online enrollment date.

Online Enrollment Date	Effective Date of Coverage	1 <sup>st</sup> Deduction on Paycheck
August 17 – August 28	August 30	September 25
August 31 – September 11	September 13	October 9
September 14 – September 25	September 27	October 23
September 28 – October 9	October 11	November 6
October 12 – October 23	October 25	November 20

## How to Enroll in Benefits

### Fast and Easy Benefits Enrollment through PeopleSoft Employee Self-Service!

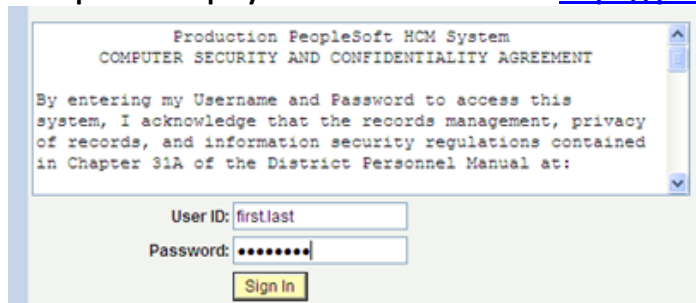
You can use PeopleSoft Employee Self Service (ESS) to enroll in benefits within your first 31 days of employment. In addition to benefits enrollment, ESS is the most convenient way to view, manage and update the following:

- View your paycheck prior to payday
- Benefits summary
- Beneficiaries, tax deductions and direct deposit information
- Personal Information (name change, marital status, mailing & tax address, email, phone number)

#### **STEP 1: Create your PeopleSoft Employee Self Service account.**

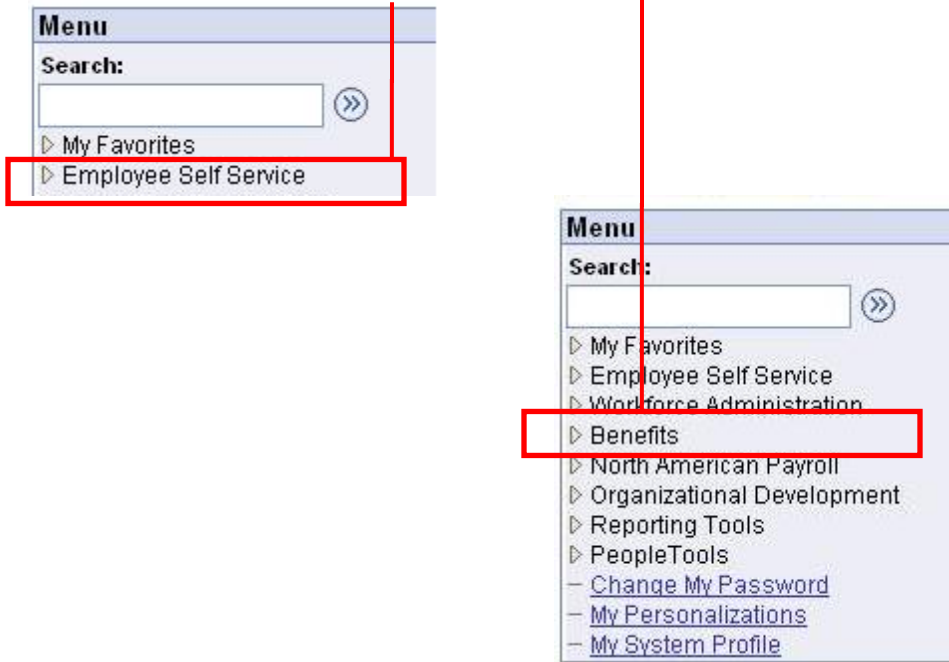
If you have not received your user account information, you can quickly create your account by visiting the ESS Registration website: <http://eprofile.asmp.in.dc.gov>. Once you have your user name and password you can access ESS. Please note- you must be on a networked DCPS computer to use ESS.

#### **STEP 2: Log onto the PeopleSoft Employee Self Service website: <https://pshcm.dc.gov>**

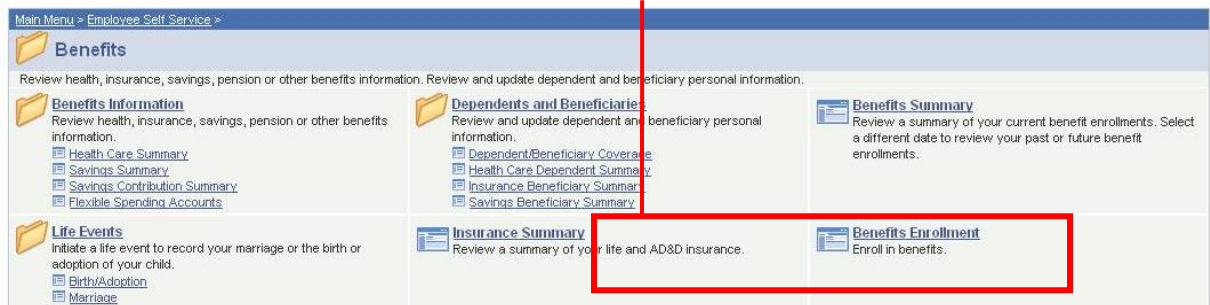


When you log into ESS for the first time, you will be required to reset your password. Your password must be 6-8 characters long and a combination of letters, numbers and/or symbols. You will also be asked for an email address. This is the email address your password will be emailed to if you forget it. We encourage you to use your DCPS email address for this purpose, however you may use any email address you would like.

**STEP 3: Select Employee Self Service then select Benefits on the menu tool bar.**



**STEP 4: Select Benefits Enrollment on the Benefits tool bar.**



Upon making your benefits selections, you should print a copy of your confirmation page and keep for your records.

**If you require technical assistance, please call the ASMP HelpDesk at 202.727.8700.**

## Health Benefit Coverage

### Who is eligible for the health benefit coverage?

District of Columbia Public Schools provides a comprehensive benefits plan to the following employees and their eligible dependents:

- All Full-Time Permanent Employees
- All Part-Time Permanent Employees who generally work at least 20 hours per week
- Employees with Temporary Full-Time appointments of at least 13 months

The chart below lists all dependents eligible for health insurance and the documentation required to enroll the dependent. You are required to provide social security numbers and dates of birth for all dependents over the age of 6 months.

DEPENDENT	REQUIRED DOCUMENTATION	PLAN TYPE
Legally Married Spouse	Marriage license	Both
Domestic Partner <ul style="list-style-type: none"> <li>- Common Law Spouse or</li> <li>- Same-Sex Partner</li> </ul>	Domestic Partnership Affidavit	District Plan Only
Unmarried Children <ul style="list-style-type: none"> <li>- Up to age 25</li> </ul>	Birth Certificate Age 19-25 proof of full-time enrollment at an accredited college or university	District Plan Only
Unmarried Children <ul style="list-style-type: none"> <li>- Up to age 22</li> </ul>	Birth Certificate	Federal Plan Only
Disabled Adult Children	Statement of permanent disability Child must have been disabled before age 22	Both

**Please Note:**

If you plan to enroll dependents, you must provide the supporting documentation as listed above to the Office of Human Resources within your 31-day new enrollment period. Please use the supporting documentation fax coversheet provided with this packet (page 20).

## Health Benefit Coverage

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### 2009 Health Benefit Plan Options (District Employees Only)

DCPS offers the flexibility of selecting an HMO or POS plan option for health insurance coverage. There are distinct differences between each option:

**Health Maintenance Organization (HMO) - Aetna, Kaiser Permanente, United Health Care**

- Requires you to select a primary care physician
- Requires that you obtain a referral for specialist care
- Services rendered by out of network providers will not be considered as eligible expenses under the plan

**Open Access Plan (POS) – Aetna**

- A hybrid style plan that provides both in and out of network benefits
- The benefits of a PPO plan within the scope of Aetna's Choice POS network of providers
- No primary care physician selection required, no referrals needed

**Point of Service (POS) – United Health Care**

- Requires you to select primary care physician for in-network related services
- Requires referrals for specialist care for in-network related services
- Freedom to seek care outside of network

Please visit the healthcare websites for additional information on plans, services covered, and participating providers.

Aetna	<a href="http://www.aetna.com">www.aetna.com</a>
Kaiser Permanente	<a href="http://www.kp.org">www.kp.org</a>
United Health Care	<a href="http://www.myuhc.com">www.myuhc.com</a>

## Health Benefit Coverage

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### Additional Details

The district carries the majority of the cost of benefits coverage with a supporting contribution from you. Your share is paid with pre-tax dollars deducted from each paycheck.

**Health coverage does not begin on the first day of employment.** Coverage begins on the first day of the pay period following online enrollment. Health insurance cards are mailed by the provider approximately 4-6 weeks after the online application is processed.

Employees originally hired by the District Government prior to October 1, 1987 are eligible to receive health and life insurance benefits sponsored by the Federal Government. To obtain more information about these benefits, please contact the benefits unit.

### Dental and Optical Insurance

All health insurance plans include dental and vision discount programs. You are required to use a network provider and no benefits are payable for out-of-network services.

If you are a member of a union, you are eligible to participate in the vision and dental plan sponsored by your union. To enroll in these services, contact your union benefits representative at the phone number provided below:

AFSCME, Local 2921 POC: Ms. Hines	<ul style="list-style-type: none"> <li>▪ Educational Aides</li> <li>▪ Secretarial &amp; Clerical Aides</li> </ul>	202.234.6506
Teamsters Union, Local 639 POC: Regina Barnes	<ul style="list-style-type: none"> <li>▪ Attendance Counselors</li> <li>▪ Custodians</li> </ul>	202.636.8170
Teamsters Union, Local 730	<ul style="list-style-type: none"> <li>▪ Operating Engineers</li> <li>▪ Warehouse Employees</li> </ul>	301.459.3020



## 12-Month Employees Health Benefit Plan Premium Rates

### DC Employees Health Benefits (Employees hired on or after 10/01/1987)

The premium rates listed below are for 12 month employees.

#### AETNA HEALTHCARE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	HM1	\$44.60	\$96.63
Family	HM2	\$115.95	\$251.23
Domestic Partner Self	HM3	\$44.60	\$96.63
Domestic Partner Family	HM4	\$115.95	\$251.23

#### AETNA QUALITY OPEN ACCESS PLAN

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	AP1	\$60.24	\$130.52
Family	AP2	\$157.23	\$340.66
Domestic Partner Self	AP3	\$60.24	\$130.52
Domestic Partner Family	AP4	\$157.23	\$340.66

#### KAISER PERMANENTE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	KP1	\$41.75	\$90.46
Family	KP2	\$108.40	\$234.87
Domestic Partner Self	KP3	\$41.75	\$90.46
Domestic Partner Family	KP4	\$108.40	\$234.87

#### UNITED HEALTHCARE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	MD1	\$37.89	\$82.10
Family	MD2	\$98.30	\$212.98
Domestic Partner Self	MD3	\$37.89	\$82.10
Domestic Partner Family	MD4	\$98.30	\$212.98

#### UNITED HEALTHCARE POINT OF SERVICE

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	UP1	\$39.10	\$84.72
Family	UP2	\$101.43	\$219.77
Domestic Partner Self	UP3	\$39.10	\$84.72
Domestic Partner Family	UP4	\$101.43	\$219.77

## 10-Month Employees Health Benefit Plan Premium Rates

### DC Employees Health Benefits (Employees hired on or after 10/01/1987)

The premium rates listed below are for 10 month AFSCME employees (ie. Educational Aides).

#### AETNA HEALTHCARE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	HM1	\$52.71	\$114.42
Family	HM2	\$137.03	\$274.06
Domestic Partner Self	HM3	\$52.71	\$114.42
Domestic Partner Family	HM4	\$137.03	\$274.06

#### AETNA QUALITY OPEN ACCESS PLAN

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	AP1	\$71.19	\$142.38
Family	AP2	\$185.82	\$371.64
Domestic Partner Self	AP3	\$71.19	\$142.38
Domestic Partner Family	AP4	\$185.82	\$371.64

#### KAISER PERMANENTE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	KP1	\$49.34	\$98.68
Family	KP2	\$128.20	\$256.40
Domestic Partner Self	KP3	\$49.34	\$98.68
Domestic Partner Family	KP4	\$128.20	\$256.40

#### UNITED HEALTHCARE HMO

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	MD1	\$44.78	\$89.56
Family	MD2	\$116.17	\$232.34
Domestic Partner Self	MD3	\$44.78	\$89.56
Domestic Partner Family	MD4	\$116.17	\$232.34

#### UNITED HEALTHCARE POINT OF SERVICE

TYPE	ENROLLMENT CODE	2009 PREMIUM BI-WEEKLY	2009 PREMIUM MONTHLY
Self-Only	UP1	\$46.21	\$92.42
Family	UP2	\$119.87	\$239.74
Domestic Partner Self	UP3	\$46.21	\$92.42
Domestic Partner Family	UP4	\$119.87	\$239.74

## Life Insurance and Supplemental Insurance Options

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**DCPS offers several life insurance options to eligible employees.**

### **Basic Life Insurance**

Coverage begins on Day 1 of employment and you are automatically enrolled in the benefit **unless you decline** coverage. Basic life insurance is equal to 1x your annual salary (rounded up to the nearest \$1,000) plus \$2,000.

### **Supplemental Life Insurance**

To enroll in supplemental options, you must be enrolled in the basic life insurance option. Rates are based on age and salary.

#### **Standard - Option A**

Additional \$10,000 worth of insurance coverage

#### **Additional – Option B**

Additional coverage equivalent to one up to five times your annual salary

#### **Family – Option C**

\$5,000 life insurance for eligible spouse

\$2,500 for each eligible dependent child

### **Accidental Death and Dismemberment Insurance (AD&D)**

Additional benefit provided at no cost to employee. Coverage is equal to 1x annual salary plus \$2,000. Full benefit is available until age 35. Beginning on employee's 36<sup>th</sup> birthday, AD&D coverage decreases by 10% each year until age 45. At age 45, AD&D is no longer available to employee.

### **Short Term Disability Coverage**

Short Term Disability (STD) insurance is designed to pay a benefit for a period of time in the event you cannot work because of a covered illness, injury, pregnancy or mental disorder. This benefit replaces a portion of your weekly income, helping you to meet your financial commitments just when you may need it most. Short Term Disability insurance provides income replacement up to 66 2/3% of an employee's base pay and disability coverage lasts for up to six months. Short Term Disability may be used in conjunction with annual or sick leave.

### **Long Term Disability Coverage**

Long Term Disability (LTD) insurance provides income replacement if you experience a covered illness, injury or pregnancy. The coverage can help with the every day bills, such as the mortgage or rent, that continue even when you can't work — expenses that health insurance won't cover. LTD may be used in conjunction with annual or sick leave. The maximum monthly benefit is equal to \$7,500 (depending upon annual salary), worldwide coverage provided, and waiver of premiums while disabled. If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65.

For more information regarding Short Term or Long Term Disability coverage, please ask your Benefits team representative during new hire orientation.

## Life Insurance and Supplemental Insurance Options

### 2009 DCEGLI LIFE INSURANCE PREMIUM RATES

Rates listed below are for the DC Life Insurance plans which are available for all benefits eligible employees hired on or after 10/01/1987.

#### Basic – Annual Salary + \$2,000

##### Basic Coverage – Biweekly Rates

\$0.090 per \$1,000 of coverage

\$0.063 per \$1,000 is employee's share

\$0.027 per \$1,000 is District's share

#### Option A – Standard \$10,000 coverage

AGE	BI-WEEKLY RATE
Under 35	\$0.352
35 - 39	\$0.440
40 - 44	\$0.704
45 - 49	\$1.144
50 - 54	\$1.936
55 - 59	\$3.960
60+	\$6.160

#### Option B – Additional Coverage 1 to 5 Times Annual Salary

AGE	BI-WEEKLY RATE
Under 35	\$0.035
35 - 39	\$0.044
40 - 44	\$0.070
45 - 49	\$0.114
50 - 54	\$0.194
55 - 59	\$0.396
60+	\$0.748

#### Option C – Family Coverage

AGE	BI-WEEKLY RATE
Under 35	\$0.26
35 - 39	\$0.27
40 - 44	\$0.46
45 - 49	\$0.62
50 - 54	\$0.97
55 - 59	\$1.54
60+	\$2.46

## Flexible Spending Accounts

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DCPS offers all benefits-eligible employees two pre-tax benefits: Health Care Flexible Spending and Dependent Care Flexible Spending Accounts. These pre-tax accounts allow you to pay your work-related daycare expenses, out-of-pocket medical, dental and vision expenses on a pretax basis.

### Benefits of a Flexible Spending Account

- Your Flexible Spending Account (FSA) can help reduce your taxes and increase take-home pay.
- On average, people save 23% in taxes, by paying their out-of-pocket health care and child care expenses on a pretax basis through an FSA. Actual tax savings depends on several variables, including state and local tax rates and the tax bracket of the participant:
  - 15% tax bracket can save up to 22.65%
  - 27% tax bracket can save up to 34.65%
- Financial planners and tax advisors advocate participation in an FSA.

### Healthcare Flexible Spending Account

- Employees can set aside up to \$1,500 annually for eligible health expenses.
- Eligible expenses include:
  - Medical, dental, and vision expenses not reimbursed by any plan - such as copayments and deductibles
  - Vision care and expenses such as exams, eyeglasses, and contact lenses
  - Over the counter medications (ie. antacids, allergy medicines, pain relievers)

### Dependent Care Flexible Spending Account

- Employees can set aside up to \$5,000 (single parent or married and filing taxes jointly) or \$2,500 per person if married and filing taxes separately.
- If married; spouse must be working, searching for a job, in school and enrolled as a full-time student for at least five months of the year or mentally and/or physically unable to provide care for a dependent for your day care expenses to qualify for reimbursement.
- Eligible dependents include:
  - Dependents under age 13 who can be claimed as exemptions on your federal income tax form.
  - Dependents of any age (including parents who are mentally or physically incapable of self-care and who live regularly in your household at least eight hours per day).

### Important Information

- FSAs are on a calendar year plan January 1 through December 31, be sure to estimate your expected out-of-pocket expenses carefully
- If you do not use all of the money that you deposit into your spending account(s) by December 31 of the plan year, the money will be forfeited according to IRS regulations. All receipts for plan year expenses must be submitted by March 31 of the next calendar year.
- **FSAs do not roll-over annually.** You must enroll each year during the open enrollment period.
- For a complete list of eligible expenses visit [www.payflex.com](http://www.payflex.com).

## Holidays and Additional Benefits

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### HOLIDAYS

District of Columbia Government Employees receive 11 paid holidays:

- New Year's Day
- Martin Luther King, Jr. Birthday
- Presidents Day
- District of Columbia Emancipation Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

### ANNUAL & SICK LEAVE ACCRUALS

EG and MSS employees accrue four (4) hours of sick leave per pay period for a total of 13 days per calendar year. Sick leave not used during a calendar year, may be carried over into a new year.

EG and MSS employees with less than 3 years of service accrue four (4) hours of annual leave per pay period for a total of 13 days per calendar year. Employees may accrue up to 240 hours of annual leave.

### ADDITIONAL BENEFITS OFFERED TO DC PUBLIC SCHOOLS EMPLOYEES

#### Employee Assistance Program

All employees may use the Employee Assistance program, which provides confidential counseling and referral services for emotional, professional or financial problems. This confidential counseling program is staffed by non-government agency professionals through Cope, Inc.

For more information, call 202.628.5240 or 800.841.7406 or visit the website at [www.cope-inc.com](http://www.cope-inc.com).

#### Savings Bond Program

Any full or part-time salaried employee may purchase US Savings Bonds through payroll deduction. Visit the Treasury Direct website at [www.savingsbonds.gov](http://www.savingsbonds.gov) for more information.

#### Washington Sports Club Discount

DC Government has established a corporate membership rate through the Sports Clubs Network of health clubs. You may join the club and begin using the facilities immediately following the completion of the online enrollment application. A 1-Year Passport Membership provides access to any Sports Club location at any time and costs \$42.00 per month with at \$29.00 initiation fee. To enroll, visit [www.companiesgetfit.com](http://www.companiesgetfit.com) or contact Nancy Stitt – Account Manager at 917.351.6680 ext. 1541 or via email at [Nancy.Stitt@Town-Sports.com](mailto:Nancy.Stitt@Town-Sports.com).

## Retirement Options

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DCPS provides several different retirement plan options to eligible employees. Plan participation is based on your position classification and your original date of employment with the District Government.

### **401(A) Defined Contribution Plan**

Employees hired on or after October 1, 1987 are eligible. After one year of continuous service, DCPS will contribute 5% of employee's annual base salary. The plan is 100% employer funded which means that you are not required to make contributions. You are fully vested after 5 consecutive years of service. The 401(A) is administered by CitiStreet Financial and the investment options are self directed.

### **457 Deferred Compensation Plan**

All benefits eligible DCPS employees may participate in the Deferred Compensation plan, which reduces the amount of taxable income per pay period based on the employee's contribution. This is an optional savings program that allows employees to tax-defer income and invest for the future. The Internal Revenue Service (IRS) determines the maximum annual amount that can be deferred. For plan year 2009, employees may defer up to \$15,500.

Employees may be eligible for increased annual contributions under a special 457 catch-up provision during the three years prior to the year an employee reaches normal retirement age or, if they reach age 50 or older before the end of the calendar year.

The 457 plan is administered by ING. For more information, please call ING at 800.584.6001.

### **Civil Service Retirement**

New employees with previous District of Columbia Government or District of Columbia Public Schools service may be eligible to participate in the Civil Service Retirement plan. If you were originally hired by DC government prior to October 1, 1987, please notify your staffing specialist within your first ten (10) days of employment for more information and to determine your eligibility.

## Frequently Asked Questions

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### Health Insurance

**Q. Does my health insurance cover all of my family members including my parents and grandchildren?**

A. No, health insurance is solely reserved for you, your spouse and dependents under the age of 22.

**Q. Can I enroll my eligible dependent from another country who does not have a social security number yet?**

A. Yes, you have 31 days from their date of arrival to add them to your plan. You must provide a copy of the dependent's visa.

**Q. How long will it take for me to receive my health card?**

A. Approximately 4-6 weeks from the date you complete your online enrollment.

**Q. If I do not see deductions for insurance options on my paycheck, should I assume that I am covered for the benefit(s)?**

A. No. If you do not see a deduction on your paycheck on the expected deduction begin date, there may be an issue with your enrollment and you should not use the service. Contact your employee services specialist immediately to confirm your enrollment coverage. If you decide to use the service, without making a payment through payroll deductions, you will be charged for the entire cost of the service.

**Q. Is dental and optical coverage included with my health coverage?**

A. Yes, each of the health insurance plans includes a dental and optical discount. The dental and optical discounts have no impact on the comprehensive dental and optical insurance that some employees may have through their collective bargaining agreement.

**Q. What is the difference between in-network care vs. out-of-network care?**

A. If you elect to use a health care provider out-of-network, you will be required to pay a deductible per year based on your coverage type. Usually there is no deductible or a significantly smaller deductible for in-network care. In addition, co-payments for out-of-network office visits and services are usually higher.

**Q. What is a primary care physician?**

A. A primary care physician (PCP) is considered a physician with a concentration in Internal Medicine, Family Practice, or Pediatrics. In an HMO, all care must be coordinated through your PCP.

**Q. What is the difference between an HMO and PPO?**

A. An HMO is a healthcare system that provides directly or arranges a comprehensive range of basic and supplemental health care services on a prepaid and fixed periodic basis. A PPO provides the flexibility of selecting in-network and out-of-network health care providers that provide a comprehensive range of services. The PPO provides a financial incentive for choosing in-network care.



**Q. Can I enroll in the health insurance plan at any time?**

A. No, you may enroll in the health insurance plan only during the benefits open enrollment period. However, if you have a qualifying event such as a status change, marriage, divorce, adoption, or birth, you may enroll within 31 days of that event.

**Q. Are my dependents automatically dropped from my insurance once they become overage for coverage?**

A. No. You are required to notify DCPS in writing, when your dependents become overaged. Your coverage will continue at a family rate and no refunds will be issued.

**Q. If my employment terminates, can I continue my health insurance coverage for my family and myself?**

A. Yes, you may continue coverage under Temporary Continuation of Coverage (TCC) for you and your dependents for at least 18 months, provided you were previously covered. TCC is also known as COBRA.

## Short/Long Term Disability Insurance

**Q. Am I automatically enrolled in the Short & Long Term Disability Plans?**

A. Participation in the plans are optional, you must enroll when first hired or during Open Enrollment.

**Q. Can I cancel Short/Long Term Disability at any time during the year?**

A. No, you can only cancel during Open Enrollment.

**Q. How do I submit a Short/Long Term Disability claim?**

A. Contact Standard Insurance company to file a claim.

## Flexible Spending Accounts

**Q. How do I know if either of the Flexible Spending Accounts is right for me?**

A. A flexible spending account is right for you if you have medical expenses that are not covered by your health insurance plan or you pay for a dependent care program. You can elect up to \$1,500 per year for healthcare expenses and up to \$5,000 per year for dependent care. The elected amounts are deducted from your paycheck in equal installments on a pre-tax basis.

**Q. What types of expenses are considered eligible for the healthcare account?**

A. A wide variety of items and services may be reimbursable. Examples of items include, but are not limited to: dental, vision, & hearing services, medications, co-payments, medically prescribed treatments, and smoking cessation programs. A detailed list of eligible expenses can be found online at [www.payflex.com](http://www.payflex.com).

**Q. What happens to the money in my account if I do not use it by the end of the calendar year?**

A. Under IRS regulations, you will forfeit any money that is unused at the end of the calendar year; therefore employees are encouraged to plan cautiously.

**Q. Does my FSA roll over each calendar year?**

A. No. You will need to complete FSA election forms during open enrollment for each year that you elect to participate.

## Life Insurance

**Q. Can I add or increase my life insurance coverage during the open enrollment period?**

A. No, opportunities to enroll in a life insurance option you previously declined are strictly limited and typically not offered during the open enrollment period. However, you can decrease your life insurance coverage at any time.

**Q. Can I change my beneficiary designations at any time or only during the open enrollment period?**

A. Changes to beneficiaries can be done at any time. It is recommended that you review and update your beneficiary designations in ESS following life events (ie. birth of child, marriage, divorce, etc).

**Q. Can I obtain life insurance coverage for my family members?**

A. Yes, you may purchase optional life to cover your spouse or children, but only during the open enrollment period for life insurance. However, if you have a qualifying event including, but not limited to, marriage, divorce, adoption or birth of a child, you may enroll within 31 days of that event.

**Q. If I terminate employment, can I take my current life insurance coverage with me?**

A. Yes, an employee can convert the group coverage policy into an individual whole life policy by completing a life insurance conversion form within 31 days of termination.

## Points of Contact

### Frequently Requested Phone Numbers & Email Addresses

#### DCPS Office of Human Resources – Employee Services & Benefits

Phone Number	Fax Number	
202.442.4090	202.442.5317	

#### Health Benefits

Provider	Website	Member Services Contact
Aetna Healthcare	<a href="http://www.aetna.com">www.aetna.com</a>	888.238.6258
Kaiser Permanente	<a href="http://www.kp.org">www.kp.org</a>	301.468.6000
United Healthcare HMO	<a href="http://www.myuhc.com">www.myuhc.com</a>	800.709.7604
United Healthcare POS	<a href="http://www.myuhc.com">www.myuhc.com</a>	800.815.8958

#### Union Contacts for Dental & Vision Plans

Union	Covered Employees	Member Services Contact
AFSCME Local 2921 POC: Ms. Hines	<ul style="list-style-type: none"> <li>▪ Educational Aides</li> <li>▪ Secretarial &amp; Clerical Aides</li> </ul>	202.234.6506
Teamsters Union, Local 639 POC: Regina Barnes	<ul style="list-style-type: none"> <li>▪ Attendance Counselors</li> <li>▪ Custodians</li> </ul>	202.636.8170
Teamsters Union, Local 730	<ul style="list-style-type: none"> <li>▪ Operating Engineers</li> <li>▪ Warehouse Employees</li> </ul>	301.459.3020

#### Life Insurance

Provider	Website	Group ID number
The Standard	<a href="http://www.standard.com">www.standard.com</a>	641332-B

#### Additional Benefits

Benefit Type	Administrator	Website/ Contact
Flexible Spending	PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>
Short Term & Long Term Disability	The Standard	<a href="http://www.standard.com">www.standard.com</a>
Sports Club Discount	Washington Sports Clubs	Nancy Stitt 202.296.7733 nancy.stitt@town-sports.com

## Supporting Documentation FAX Coversheet

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**FAX TO OHR-BENEFITS**

RE: Supporting Documentation for Benefits Enrollment

<b>Fax To:</b>	<b>202.442.5317</b>	<b># of Pages:</b>	
<b>Today's Date:</b>		<b>Date of Hire:</b>	
<b>From:</b> Print Name Clearly		<b>Social Security #:</b> Last 4 Only	XXX-XX-
<b>Contact Phone:</b>		<b>Alternate Phone:</b>	
<b>Email Address:</b>			

**NOTES:**

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